

## **Deactivate Overseas ATM Cash Withdrawal Feature**

### **1. Why is OCBC deactivating overseas ATM cash withdrawal feature?**

- This is part of the Bank's continuous effort to safeguard your funds and enhance the security features of your cards. The overseas ATM cash withdrawal feature for all the OCBC ATM/credit/debit cards that are linked to your current or saving accounts will be deactivated unless
  - (i) you have given instructions to us to activate this feature; or
  - (ii) you have received a letter from us which indicates that the feature remains activated after 11<sup>th</sup> May 2012.

### **2. How do I activate the overseas ATM cash withdrawal feature?**

- You can activate the feature via the following methods:
  - (i) Call our hotline at 1800 3633333;
  - (ii) Visit any of our OCBC branches; or
  - (iii) Complete and mail-in the relevant forms which is available on [www.ocbc.com/personal-banking](http://www.ocbc.com/personal-banking)
    - For ATM card: Complete and mail-in the ATM Service form (Personal)
    - For credit/debit card: Complete and mail-in the Credit/Debit Card Maintenance form

### **3. What are the cards that are affected by the deactivation of overseas ATM cash withdrawal feature?**

- The following cards are affected:
  - (i) Personal ATM cards (not applicable to Baby Bonus ATM cards);
  - (ii) Personal debit cards; and
  - (iii) Personal credit cards that are linked to current or saving accounts.

### **4. Will the deactivation of overseas ATM cash withdrawal feature affect my overseas credit/debit card purchases?**

- No, you can still use your credit/debit card to sign for overseas purchases.

### **5. Will the deactivation of overseas ATM cash withdrawal feature affect my credit card cash advance feature?**

- No, this feature will only affect your overseas ATM cash withdrawal feature on your credit card that is linked to your current/savings deposit account. You can still use your credit card to perform cash advance transaction outside of Singapore.

**6. Is it possible to activate my overseas ATM cash withdrawal feature now and then deactivate later?**

- Yes, you can activate/deactivate the feature at any time via the following methods:
  - (i) Call our hotline at 1800 3633333;
  - (ii) Visit any of our OCBC branches; or
  - (iii) Complete and mail-in the relevant forms which is available on [www.ocbc.com/personal-banking](http://www.ocbc.com/personal-banking)
    - For ATM card: Complete and mail-in the ATM Service form (Personal)
    - For credit/debit card: Complete and mail-in the Credit/Debit Card Maintenance form

## **SMS Notification Alerts**

### **1. What is an SMS notification alert?**

- When a transaction exceeding a default amount set by OCBC is deducted from your deposit account, we will send you an SMS notification alert. This alert serves as a fraud prevention measure. If you have not authorised the transaction, please contact us immediately.

### **2. When will I receive an SMS notification alert?**

- From 1 July 2012, we will be sending SMS notification alerts to your mobile phone number regarding your transactions.

### **3. What kind of transactions will trigger an SMS notification alerts?**

- You will receive instantaneous SMS notification alerts when you perform the following transactions:

No.	Type of SMS Alerts	Default Enrolment Settings	Default Limit
1	Overseas ATM cash withdrawal (existing)	Auto enrolment	S\$1.00
2	Local ATM cash withdrawal, top-ups and NETS purchases	Auto enrolment	S\$1,000.00
3	Account debit transactions - Other financial transactions via ATM	Auto enrolment	S\$1,000.00
4	Other account debit alerts* - Cheques - GIRO - Remittance - Others (e.g. other financial transactions via branches and Phone Banking)	No auto enrolment	Amount shall be determined by customer
5	Online Banking payments and transfers	Auto enrolment	S\$0.01
6	Update of contact details via ATM and Online Banking	Auto enrolment <sup>#</sup>	-
7	Activation/Deactivation of overseas ATM cash withdrawal feature	Auto enrolment <sup>#</sup>	-
8	Activation of credit and debit cards	Auto enrolment <sup>#</sup>	-
9	Change of alert settings	Auto enrolment <sup>#</sup>	-

<sup>\*</sup>If your transaction exceeds S\$100,000.00, we will send you SMS notification alert irrespective of the alert setting.

<sup>#</sup>You are unable to unsubscribe to this alert as it is mandatory.

**4. Can I change the SMS enrolment settings or default amount?**

- You can have the option to customise the alert amount and enrolment settings via the following methods:
  - (i) OCBC Online Banking at [www.ocbc.com/login](http://www.ocbc.com/login);
  - (ii) Call our hotline at 1800 363 3333; or
  - (iii) Visit any of our OCBC branches.

**5. I have received SMS notification alerts for the overseas ATM cash withdrawal transaction that I have performed recently. Can I change the SMS settings or default amount now?**

- You can only customise the SMS settings or default amount for the overseas ATM cash withdrawal transaction from 1 July 2012.

**6. Is there a fee for the SMS notification alert service?**

- No, we are waiving the charge for the SMS notification alert service. However, you may incur a charge from your telecoms service provider for SMSes, subject to your mobile plan.

**7. Will I receive SMS notification alerts when I use my cards while overseas?**

- The notification alerts are sent via SMS. If you are able to receive other SMSes while overseas, you will receive the SMS notification alerts from us. Please note that the time taken for the alerts to reach you depends on your service provider and the service provider of the country you are in. If your mobile phone is unable to receive SMSes at anytime, the alert will be stored for a limited time in the same way as per other SMSes. For more details, please consult your telecoms service provider.

**8. What happens if I change my mobile phone number?**

- You should update your mobile phone number with us immediately via the following methods:
  - (i) OCBC Online Banking at [www.ocbc.com/login](http://www.ocbc.com/login);
  - (ii) Any OCBC ATM;
  - (iii) Our hotline at 1800 363 3333 using your Telephone PIN; or
  - (iv) Complete and mail-in the Change of Address / Contact Details form which is available on [www.ocbc.com/personal-banking](http://www.ocbc.com/personal-banking)

**9. What product or account do I need to have in order to enrol for the SMS notification alerts?**

- If you have an OCBC deposit account or OCBC ATM/credit/debit card, you can subscribe to our SMS notification alerts. You will also need a mobile phone number that can receive SMS.

**10. If I have closed an account with the Bank, will the SMS alerts be cancelled as well?**

- Yes, all alerts associated with the account will be closed together with the account.

**11. What will happen to my existing alerts?**

- Your existing alerts will remain valid till 30 June 2012. From 1 July 2011, your existing notification alerts will be migrated to the new notification alerts settings. You will be able to update the settings via the following methods:
  - (i) OCBC Online Banking at [www.ocbc.com/login](http://www.ocbc.com/login);
  - (ii) Call our hotline at 1800 363 3333; or
  - (iii) Visit any of our OCBC branches.

## **New Generation OCBC Online Banking Tokens**

### **1. What is this New Generation OCBC Online Banking Token?**

- This new token is an enhanced personal security device that provides you an added level of Online Banking security to authorise selected transactions.

### **2. When will this token be issued to you?**

- The bank will be replacing the old security token with a new one progressively to all OCBC Online Banking customers from October 2012.

### **3. How will I be notified of the issuance of the new token?**

- You will be notified through letters, OCBC website and emails. In order to receive prompt notifications from us, we urge you to update your contact details and mailing address via the following methods:
  - (i) OCBC Online Banking at [www.ocbc.com/login](http://www.ocbc.com/login);
  - (ii) Any OCBC ATM;
  - (iii) Our hotline at 1800 363 3333 using your Telephone PIN; or
  - (iv) Complete and mail-in the Change of Address / Contact Details form which is available on [www.ocbc.com/personal-banking](http://www.ocbc.com/personal-banking)